

**Information to identify the case:**

Debtor 1	<b>Zachary Daniel Lovingier</b>	Social Security number or ITIN	<b>xxx-xx-9351</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Melonie Lovingier</b>	Social Security number or ITIN	<b>xxx-xx-8891</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>District of Utah</b>			
Case number:	<b>16-28805 RKM</b>	Chapter 13	Petition date: 10/4/16

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:Zachary Daniel Lovingier  
dba ZDL Holdings LLCMelonie Lovingier  
dba ZDL Holdings LLC7/7/20**By the court:** R. Kimball Mosier  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
District of Utah

In re:  
Zachary Daniel Lovingier  
Melonie Lovingier  
Debtors

Case No. 16-28805-RKM  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 1088-2

User: mkh  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 22

Date Rcvd: Jul 07, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 09, 2020.  
db/jdb

10405138 +Zachary Daniel Lovingier, Melonie Lovingier, 1069 South Riverside Lane,  
Spanish Fork, UT 84660-5025  
Bank of New York Mellon fka The Bank of New York, c/o Bayview Loan Servicing,  
P.O. Box 650091, Dallas, TX 75265-0091  
10405141 +Danny Lovingier, 8874 South 6000 West, Payson, UT 84651-9770  
10446839 R. C. Willey Financial Services, P.O. Box 65320, Salt Lake City, Utah 84165-0320  
10405146 RC Willey Home Furnishings, P.O. Box 410429, Salt Lake City, UT 84141-0429  
10510210 ++SECURITY SERVICE FEDERAL CREDIT UNION, BANKRUPTCY DEPARTMENT, PO BOX 691510,  
SAN ANTONIO TX 78269-1510  
(address filed with court: Security Service FCU, PO Box 691510, San Antonio, TX 78269)  
10405147 +Security Services Federal Credit Union, 645 South 1750 West, Springville, UT 84663-3071  
10405149 +US Department of Treasury, Small Business Administration, P.O. Box 830794,  
Birmingham, AL 35283-0794  
10405148 +University Credit Union, P.O. Box 58025, Salt Lake City, UT 84158-0025  
10501396 +University Federal Credit Union, 3450 South Highland Dr, Ste 104,  
Salt Lake City, UT 84106-3375

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

10405137 EDI: AMEREXPR.COM Jul 08 2020 07:43:00 American Express, P.O. Box 981535,  
El Paso, TX 79998-1535  
10477084 EDI: BECKLEE.COM Jul 08 2020 07:43:00 American Express Centurion Bank,  
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
11578184 EDI: BANKAMER.COM Jul 08 2020 07:43:00 Bank of America, N.A., PO Box 31785,  
Tampa, FL 33631-3785  
10405140 EDI: CITICORP.COM Jul 08 2020 07:43:00 Citibank, P.O. Box 790034,  
Saint Louis, MO 63179-0034  
10405142 EDI: RMSC.COM Jul 08 2020 07:43:00 JC Penney, P.O. Box 960090, Orlando, FL 32896-0090  
10405139 EDI: JPMORGANCHASE Jul 08 2020 07:43:00 Chase Card Services, P.O. Box 15298,  
Wilmington, DE 19850-5298  
10508252 +EDI: MID8.COM Jul 08 2020 07:43:00 MIDLAND FUNDING LLC, PO Box 2011,  
Warren, MI 48090-2011  
10405144 +EDI: WFNNB.COM Jul 08 2020 07:43:00 Maurices, P.O. Box 659705,  
San Antonio, TX 78265-9705  
10405145 +E-mail/Text: clarson@macu.com Jul 08 2020 03:51:39 Mountain America Credit Union,  
735 S. State St. 3rd Floor, Salt Lake City, UT 84111-3821  
10466121 EDI: Q3G.COM Jul 08 2020 07:43:00 Quantum3 Group LLC as agent for, Comenity Bank,  
PO Box 788, Kirkland, WA 98083-0788  
10406737 EDI: RMSC.COM Jul 08 2020 07:43:00 Synchrony Bank,  
Care of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605  
10405150 +EDI: WFFC.COM Jul 08 2020 07:43:00 Wells Fargo Bank, N.A., Business Direct Division,  
P.O. Box 29482, Phoenix, AZ 85038-9482

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

10405143 ##+LaMar and Larene Drew, Kruse, Landa, Maycock & Ricks, LLC, 136 East South Temple, Ste. 2100,  
Salt Lake City, UT 84111-1124

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 09, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 7, 2020 at the address(es) listed below:

Armand J. Howell on behalf of Creditor The Bank of New York Mellon fka The Bank of New York,  
as Trustee for the Certificateholders of CWALT armand@hwmlawfirm.com,  
meghan@hwmlawfirm.com; armandh@ecf.courtdrive.com  
Jeffrey C. Shorter on behalf of Joint Debtor Melonie Lovingier jeff.shorter@utahlaw-smart.com,  
tamaraking@utahlaw-smart.com  
Jeffrey C. Shorter on behalf of Debtor Zachary Daniel Lovingier jeff.shorter@utahlaw-smart.com,  
tamaraking@utahlaw-smart.com  
Lon Jenkins tr ecfmail@ch13ut.org, lneeb@ch13ut.org  
Steven G. Loosle on behalf of Creditor LaMar Drew steve@stevenglooslelaw.com  
Steven G. Loosle on behalf of Creditor LaRene Drew steve@stevenglooslelaw.com  
United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 7